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UNITED STATES DISTRICT COURT

DISTRICT OF OREGON

JULIE MILLER,

Plaintiff,

v.

EXPERIAN INFORMATION SOLUTIONS, INC.,  
a foreign corporation, and TRANS UNION LLC, a  
foreign limited liability company,

Defendants.

Case No.

COMPLAINT

Fair Credit Reporting Act,  
15 U.S.C. § 1681 et seq.

Demand For Jury Trial

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Plaintiff alleges that at all times material:

1.

This is a civil action brought under the Fair Credit Reporting Act (FCRA), 15 U.S.C. §  
1681 et seq. The Court has jurisdiction pursuant to 15 U.S.C. § 1681p.

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2.

Plaintiff is a natural person residing in the State of Oregon.

3.

Beginning in 2008, plaintiff discovered false and derogatory information appearing in her Experian Information Solutions' Inc. ("Experian") and Trans Union LLC "Trans Union") credit reports relating to delinquent credit accounts and collections not belonging to her. In 2008 and 2009, plaintiff disputed the false and derogatory information to defendants. Defendant Experian continued to report false account information in plaintiff's credit reports. Experian failed to conduct a reasonable reinvestigation of plaintiff's disputes resulting in false account information continuing to be included in plaintiff's credit reports. Both Defendants provided plaintiff's credit file to companies which did not have a permissible purpose to receive it.

#### FIRST CLAIM FOR RELIEF

(Fair Credit Reporting Act)

4.

Plaintiff realleges paragraphs 1- 3 as if fully set forth herein.

7.

Plaintiff is a "consumer" within the meaning of 15 U.S.C. § 1681a(c).

8.

Defendants Experian and Trans Union are "consumer reporting agencies" as that term is used in 15 U.S.C. § 1681a.

9.

Defendants Experian and Trans Union willfully failed to comply with the requirement of the Fair Credit Reporting Act in the following way: failing to follow reasonable procedures to assure the maximum possible accuracy of the information in plaintiff's credit reports, as required by 15 U.S.C. § 1681e(b) and providing plaintiff's credit file to companies which did not have a permissible purpose to obtain her file, pursuant to U.S.C. §1681b.

10.

Defendant Experian also willfully failed to comply with the requirement of the Fair Credit Reporting Act ("FCRA") in the following way: failing to follow the reinvestigation requirements of 15 U.S.C § 1681i.

11.

As a result of defendants Experian and Trans Union's violations of the FCRA, plaintiff has suffered, and continues to suffer, and will suffer damages, including denial of credit, lost opportunity to receive credit, damage to reputation, worry, fear, distress, frustration, embarrassment, and humiliation, all to her damages in an amount to be determined by the jury.

12.

Plaintiff is entitled to her attorney fees, pursuant to 15 U.S.C. § 1681n(a).

13.

Plaintiff is entitled to punitive damages in an amount to be determined by the jury.

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SECOND CLAIM FOR RELIEF

(Fair Credit Reporting Act)

14.

Plaintiff realleges paragraphs 1- 3 as if fully set forth herein.

15.

Plaintiff is a “consumer” within the meaning of 15 U.S.C. § 1681a(c).

16.

Defendants Experian and Trans Union are “consumer reporting agencies” as that term is used in 15 U.S.C. § 1681a.

17.

Defendants Experian and Trans Union negligently failed to comply with the requirement of the Fair Credit Reporting Act in the following way: failing to follow reasonable procedures to assure the maximum possible accuracy of the information in plaintiff’s credit reports, as required by 15 U.S.C. § 1681e(b) and providing plaintiff’s credit file to companies which did not have a permissible purpose to obtain her file, pursuant to U.S.C. §1681b.

18.

Defendant Experian also negligently failed to comply with the requirement of the Fair Credit Reporting Act (“FCRA”) in the following way: failing to follow the reinvestigation requirements of 15 U.S.C § 1681i.

19.

As a result of defendants Experian and Trans Union’s violations of the FCRA, plaintiff has

suffered, and continues to suffer, and will suffer damages, including denial of credit, lost opportunity to receive credit, damage to reputation, worry, fear, distress, frustration, embarrassment, and humiliation, all to her damages in an amount to be determined by the jury.

20.

Plaintiff is entitled to her attorney fees, pursuant to 15 U.S.C. § 1681n(a).

PRAYER

Plaintiff demands a jury trial on all claims. Wherefore plaintiff prays for a judgment as follows:

1. On Plaintiff's First Claim for Relief:
  - a. Actual damages in an amount to be determined by the jury;
  - b. Punitive damages in an amount to be determined by the jury;
  - c. Attorney fees and costs.
2. On Plaintiff's Second Claim for Relief:
  - a. Actual damages in an amount to be determined by the jury; and,
  - b. Attorney fees and costs.

DATED this 3<sup>rd</sup> day of May, 2009.

/s/ Michael C. Baxter

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